

UNITED STATES BANKRUPTCY COURT Eastern District of Texas

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 7/6/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ben Clark Jr.
dba Ben Clark Jr. & Associates Jr.
4808 Troon Circle
Dallas, TX 75287

Case Number:
15-41225

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-8458

Attorney for Debtor(s) (name and address):

Tiffany L. Pratt
Pratt & Thomas, PLLC
Attorneys & Counselors at Law
2201 Main Street, Suite 1016
Dallas, TX 75201
Telephone number: (214) 741-2186

Bankruptcy Trustee (name and address):

John Talton..
P. O. Box 941166
Plano, TX 75094-1166
Telephone number: (972) 943-2580

Meeting of Creditors

Date: **September 3, 2015**

Time: **11:00 AM**

Location: **Plano 341 Meeting, 500 North Central Expressway, Suite 380, Plano, TX 75074**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **12/2/15**

For a governmental unit (except as otherwise
provided in Fed. R. Bankr. P. 3002 (c)(1)): **1/4/16**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 11/2/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The plan or a summary of the plan will be sent separately. The hearing on confirmation will be held:

Date: **10/7/15**, Time: **09:30 AM**, Location: **Plano Bankruptcy Courtroom, 660 N. Central Expressway, Third Floor, Plano, TX 75074**

**Objections to confirmation must be filed in writing with the Court no later than (14) days
prior to the scheduled hearing to consider confirmation of the plan.**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

SEND CORRESPONDENCE TO: JOHN TALTON, ACTING TRUSTEE, P. O. BOX 941166, PLANO, TX 75094-1166

SEND PAYMENTS TO: JOHN TALTON, ACTING STANDING CHAPTER 13 TRUSTEE, P.O. BOX 628, TYLER, TX 75710

Address of the Bankruptcy Clerk's Office:

Suite 300B
660 North Central Expressway
Plano, TX 75074
Telephone number: (972)509-1240

For the Court:

Clerk of the Bankruptcy Court:
Jeanne Henderson

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 8/4/15

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts website: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	
NOTICE: Pursuant to L.R.B.P. 6007 the Trustee may announce at this meeting his intention to abandon specific property of the estate having a total value of not more than \$1500.	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Texas

In re:
 Ben Clark, Jr.
 Debtor

Case No. 15-41225-btr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0540-4

User: childsj
 Form ID: B9i

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 Total Noticed: 41

Date Rcvd: Aug 04, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2015.

db +Ben Clark, Jr., 4808 Troon Circle, Dallas, TX 75287-7434
 tr John Talton., P. O. Box 941166, Plano, TX 75094-1166
 6965167 +Ad Astra Rec, 8918 W 21st St. N Suite 200, Mailbox: 112, Wichita, KS 67205-1880
 6965168 +Americas Servicing Co, Attention: Bankruptcy, PO Box 10328, Des Moines, IA 50306-0328
 6965169 +Capl/saks, 3455 Highway 80 W, Jackson, MS 39209-7202
 6965172 +Carrington Mortgage Se, 1610 E Saint Andrew Place Suite B150, Santa Ana, CA 92705-4931
 6965173 +Cash Central, 84 E. 2500 N., North Logan, UT 84341-3088
 6965177 +Chase Manhattan, Attn: Bankruptcy Research Dept, P.O. Box 24696, Columbus, OH 43224-0696
 6965178 +Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
 6975963 +Chris Gerstner, dba Resolute Services, 3000 Custer Road, #270-138, Plano, TX 75075-4422
 6965179 +Christopher K. Baxter, Marinosci Law Group, PC, 14643 Dallas Parkway, Suite 750,
 Dallas, Texas 75254-8884
 6965180 +Collin County Appraisal District, 250 W Eldorado Pkwy, McKinney, Texas 75069-8023
 6965184 +Ditech.com/GMAC Mortgage, Attn: Bankruptcy, 1100 Virginia Dr,
 Fort Washington, PA 19034-3204
 6965186 +Frost Bank, Po Box 1600, San Antonio, TX 78296-1600
 6965188 +Home Comings Financial / GMAC Mortgage, Attention: Bankruptcy Dept, 1100 Virginia Drive,
 Fort Washington, PA 19034-3204
 6965195 +Lord&taylor, P.o. Box 1628, Maryland Heigh, MO 63043-0628
 6965196 +Mackie Wolf Zientz & Mann, P.C., Parkway Office Center, Suite 900,
 14160 North Dallas Parkway, Dallas, Texas 75254-4314
 6965198 +Plains Commerce Bank, PO Box 1059, Aberdeen, SD 57402-1059
 6965200 +Pratt & Thomas, Attorneys & Counselors a, 2201 Main Street, Suite 1016,
 Dallas, Texas 75201-4399
 6965201 +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
 6965204 ++++USA CREDIT, ATTN: TAMELA BARTON, 1 MILLENNIUM DR # 1, UNIONTOWN PA 15401-6408
 (address filed with court: Usa Credit, Attn: Tamela Barton, 1 Millennium Dr,
 Uniontown, PA 15401)
 6965203 United States Attorney's Office, 110 North College Avenue, Suite 700,
 Tyler, Texas 75702-0204
 6965206 +Wyrhsr Mtg, 1420 South 500 West, Salt Lake City, UT 84115-5149

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: tpratt@prattandthomas.com Aug 05 2015 01:22:48 Tiffany L. Pratt,
 Pratt & Thomas, PLLC, Attorneys & Counselors at Law, 2201 Main Street, Suite 1016,
 Dallas, TX 75201
 ust +E-mail/Text: ustpreion06.ty.ecf@usdoj.gov Aug 05 2015 01:23:09 US Trustee,
 Office of the U.S. Trustee, 110 N. College Ave., Suite 300, Tyler, TX 75702-7231
 6969703 +E-mail/Text: bankruptcy@gmigr.com Aug 05 2015 01:23:13 COLLIN COUNTY TAX ASSESSOR/COLLECTOR,
 C/O GAY MCCALL ISAACKS ET AL, 777 E 15TH ST, PLANO TX 75074-5799
 6965170 +EDI: CAPITALONE.COM Aug 05 2015 01:20:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 6965171 +EDI: CAPITALONE.COM Aug 05 2015 01:20:00 Capital One, N.a., Capital One Bank (USA) N.A.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 6965174 +EDI: CHASE.COM Aug 05 2015 01:19:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 6965175 +EDI: CAUT.COM Aug 05 2015 01:18:00 Chase Auto, Attn:National Bankruptcy Dept,
 PO Box 29505, Phoenix, AZ 85038-9505
 6965176 +EDI: CHASE.COM Aug 05 2015 01:19:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 6965181 +EDI: RCSFNBMARIN.COM Aug 05 2015 01:19:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 6965182 +E-mail/Text: apicasomunoz@datasearchinc.com Aug 05 2015 01:22:58 Datasearch Inc,
 PO Box 461289, San Antonio, TX 78246-1289
 6965185 +EDI: AMINFOFP.COM Aug 05 2015 01:19:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 6965189 +EDI: HFC.COM Aug 05 2015 01:20:00 Hsbc Bank, ATTN: BANKRUPTCY, PO Box 5213,
 Carol Stream, IL 60197-5213
 6965191 +EDI: IIC9.COM Aug 05 2015 01:19:00 I C System, Attn: Bankruptcy, PO Box 64378,
 Saint Paul, MN 55164-0378
 6965193 +EDI: IRS.COM Aug 05 2015 01:20:00 Internal Revenue Service,
 1100 Commerce St., 9th FL - MC 5020DAL, Dallas, Texas 75242-1100
 6965197 +EDI: MID8.COM Aug 05 2015 01:19:00 Midland Credit Management, 8875 Aero Dr, Suite 200,
 San Diego, CA 92123-2255
 6965199 +EDI: PRA.COM Aug 05 2015 01:18:00 Portfolio Rc, Attn: Bankruptcy, PO Box 41067,
 Norfolk, VA 23541
 6965202 +EDI: RMSC.COM Aug 05 2015 01:20:00 Synch/lord & Tay, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 6965205 +EDI: WFNNB.COM Aug 05 2015 01:19:00 Wfnnb/express, Attn: Bankruptcy, P.O. Box 182686,
 Columbus, OH 43218-2686

TOTAL: 18

District/off: 0540-4

User: childsj
Form ID: B9i

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Total Noticed: 41

Date Rcvd: Aug 04, 2015

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6965183 Delta Bank Vidalia
6965187 Gecrb/lord & Tay
6965190 Hsbc/saks
6965194 Jennifer Clark
aty* John Talton., P. O. Box 941166, Plano, TX 75094-1166
cr* +Chris Gerstner, dba Resolute Services, 3000 Custer Road #270-138, Plano, TX 75075-4422
6965192* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 4, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2015 at the address(es) listed below:

John Talton.. on behalf of Trustee John Talton., ECFchl3plano@chl3plano.com
John Talton., ECFchl3plano@chl3plano.com
Tiffany L. Pratt on behalf of Debtor Ben Clark, Jr. tpratt@prattandthomas.com,
bthomas@prattandthomas.com
US Trustee USTPRegion06.TY.ECF@USDOJ.GOV

TOTAL: 4